

Notice of Allowability	Application No.	Applicant(s)	
	09/474,539	SAMRA ET AL.	
	Examiner	Art Unit	
	Andre Boyce	3623	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. ☒ This communication is responsive to Applicant's After final amendment filed June 9, 2005.
2. ☒ The allowed claim(s) is/are 1-9, 11, 13-21, 23, 24 and 26.
3. ☐ The drawings filed on _____ are accepted by the Examiner.
4. ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
 - a) ☐ All b) ☐ Some* c) ☐ None of the:
 1. ☐ Certified copies of the priority documents have been received.
 2. ☐ Certified copies of the priority documents have been received in Application No. _____.
 3. ☐ Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

* Certified copies not received: _____.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.
THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.

5. ☐ A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
 6. ☒ CORRECTED DRAWINGS (as "replacement sheets") must be submitted.
 - (a) ☒ including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached
 - 1) ☐ hereto or 2) ☒ to Paper No./Mail Date 4/9/02.
 - (b) ☐ including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date _____.
- Identifying Indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).**
7. ☐ DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

Attachment(s)

- | | |
|---------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------|
| 1. <input checked="" type="checkbox"/> Notice of References Cited (PTO-892) | 5. <input type="checkbox"/> Notice of Informal Patent Application (PTO-152) |
| 2. <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | 6. <input type="checkbox"/> Interview Summary (PTO-413),
Paper No./Mail Date _____ |
| 3. <input type="checkbox"/> Information Disclosure Statements (PTO-1449 or PTO/SB/08),
Paper No./Mail Date _____ | 7. <input checked="" type="checkbox"/> Examiner's Amendment/Comment |
| 4. <input type="checkbox"/> Examiner's Comment Regarding Requirement for Deposit
of Biological Material | 8. <input checked="" type="checkbox"/> Examiner's Statement of Reasons for Allowance |
| | 9. <input type="checkbox"/> Other _____ |


TARIQ R. HAFIZ
 SUPERVISORY PATENT EXAMINER
 TECHNOLOGY CENTER 3600

DETAILED ACTION

Response to Amendment

1. The following is a response to Applicant's After final amendment filed June 9, 2005. Claims 1-9, 11, and 13-26 are pending.

Examiner's Amendment

2. An Examiner's Amendment to the record appears below. Should changes and/or additions be unacceptable to Applicant, an amendment may be filed as provided by 37 CFR 1.312. To ensure consideration of such an amendment, it **MUST** be submitted no later than the payment of the issue fee.
3. Authorization for this Examiner's Amendment was given in a telephone interview with Daniel Fitzgerald on June 24, 2005. The application has been amended as follows:

In the claims:

1. (currently amended) A method of analyzing the success of a marketing campaign by using a targeting engine, campaign results and an original campaign database, said method comprising the steps of:

embedding within the targeting engine a plurality of analytic models including marketing and risk models, the marketing models including a net present value/profitability model, a prospect pool model, a net conversion model, an attrition

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model, a response model, a revolver model, a balance transfer model, and a reactivation model;

using the targeting engine to determine a sequential order for combining the models;

combining the models embedded within the targeting engine in the determined sequential order to define an initial customer group including a list of customers satisfying each of the combined models and rank ordered by projected profitability wherein projected profitability is based on a probable response by a customer to the marketing campaign, attrition of the customer, and risk associated with the customer, the list includes a high profit end, a moderate profit section, and a low profit end, the high profit end including customers having a highest projected profitability, the low profit end including customers having a lowest projected profitability, the moderate profit section including a profitability baseline, wherein the determined sequential order maximizes a number of customers included between the high profit end and the profitability baseline, a target group includes the customers included between the high profit end of the list and the profitability baseline, the profitability baseline defines marginal returns for a customer equal to zero;

deriving a list of user defined dimensions for the customers included in the target group, the user defined dimensions include marketing defined dimensions and risk defined dimensions;

profiling results of the marketing campaign against the marketing defined dimensions and the risk defined dimensions; and

assigning a score to the results of the marketing campaign based on the marketing defined dimensions and the risk defined dimensions.

11. (currently amended) A system configured to analyze success of a marketing campaign, said system comprising:

a customer database comprising campaign results and an original campaign database;

a graphical user interface for presentation of campaign analysis data; and

a plurality of analytic models including marketing and risk models embedded within a targeting engine, the marketing models comprising a net present value/profitability model, a prospect pool model, a net conversion model, an attrition model, a response model, a revolver model, a balance transfer model, and a reactivation model; said system configured to:

determine a sequential order for combining the models,

combine the models in the determined sequential order to define an initial customer group, the initial customer group includes a list of customers satisfying each of the combined models and rank ordered by projected profitability wherein projected profitability is based on a probable response by a customer to the marketing campaign, attrition of the customer, and risk associated with the customer, the list includes a high profit end, a moderate profit section, and a low profit end, the high profit end including

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customers having a highest projected profitability, the low profit end including customers having a lowest projected profitability, the moderate profit section including a profitability baseline, wherein the determined sequential order maximizes a number of customers included between the high profit end and the profitability baseline, a target group includes the customers included between the high profit end of the list and the profitability baseline, the profitability baseline defines marginal returns for a customer equal to zero,

derive a list of user defined dimensions including marketing defined dimensions and risk defined dimensions for generating a marketing campaign for the customers included in the target group,

profile results of the marketing campaign against said marketing defined dimensions and said risk defined dimensions, and

assign a score to the results of the marketing campaign based on said marketing defined dimensions and said risk defined dimensions.

~~22.~~ 22. (canceled)

~~25.~~ 25. (canceled)

Reasons for Allowance

4. Claims 1-9, 11, and 13-21, 23, 24, and 26 are allowed.
5. The following is an Examiner's statement of reasons for allowance:

With respect to independent claims 1 and 11, none of the prior art of record, taken individually or in any combination, teach inter alia, embedding within the targeting engine a plurality of analytic models including marketing and risk models, the marketing models including a net present value/profitability model, a prospect pool model, a net conversion model, an attrition model, a response model, a revolver model, a balance transfer model, and a reactivation model; using the targeting engine to determine a sequential order for combining the models; combining the models embedded within the targeting engine in the determined sequential order to define an initial customer group including a list of customers satisfying each of the combined models and rank ordered by projected profitability wherein projected profitability is based on a probable response by a customer to the marketing campaign, attrition of the customer, and risk associated with the customer.

The prior art references most closely resembling Applicant's claimed invention are Lee et al (US 2002/0072951), Lazarus et al (USPN 6,430,539), and Thearling (USPN 6,240,411).

Lee et al disclose campaign analyses that provide insight into how and where leads are generated, the most effective sources of leads and how successful marketing campaigns lead to increased sales, including customer and product analyses that provide comprehensive analysis of the behavior and market trends

within the customer base. However, Lee et al does not disclose embedding within the targeting engine a plurality of analytic models including marketing and risk models, the marketing models including a net present value/profitability model, a prospect pool model, a net conversion model, an attrition model, a response model, a revolver model, a balance transfer model, and a reactivation model; using the targeting engine to determine a sequential order for combining the models; combining the models embedded within the targeting engine in the determined sequential order to define an initial customer group including a list of customers satisfying each of the combined models and rank ordered by projected profitability wherein projected profitability is based on a probable response by a customer to the marketing campaign, attrition of the customer, and risk associated with the customer.

Lazarus et al disclose creating a plurality of predictive models based upon each merchant segment, and each predictive model predicting spending in a merchant cluster over a predicted time interval, based on historic spending, wherein the predictive models are specific to merchant clusters over a specific segment of the market that appears in the underlying spending data. Lazarus et al also discloses consumer accounts ranked by predicted spending, based upon financial profiling, wherein the ranked accounts are divided into bins. However, Lazarus et al does not disclose embedding within the targeting engine a plurality of analytic models including marketing and risk models, the marketing models including a net present value/profitability model, a prospect pool model, a net conversion model, an attrition

model, a response model, a revolver model, a balance transfer model, and a reactivation model; using the targeting engine to determine a sequential order for combining the models; combining the models embedded within the targeting engine in the determined sequential order to define an initial customer group including a list of customers satisfying each of the combined models and rank ordered by projected profitability wherein projected profitability is based on a probable response by a customer to the marketing campaign, attrition of the customer, and risk associated with the customer.

Thearling et al disclose the campaign manager automatically selecting the order of the models for analysis and the scoring the model used to analyze the campaign, thereby scoring the campaign. However, Thearling et al does not disclose embedding within the targeting engine a plurality of analytic models including marketing and risk models, the marketing models including a net present value/profitability model, a prospect pool model, a net conversion model, an attrition model, a response model, a revolver model, a balance transfer model, and a reactivation model; using the targeting engine to determine a sequential order for combining the models; combining the models embedded within the targeting engine in the determined sequential order to define an initial customer group including a list of customers satisfying each of the combined models and rank ordered by projected profitability wherein projected profitability is based on a probable response by a customer to the marketing campaign, attrition of the customer, and risk associated with the customer.

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6. Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

Conclusion

7. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure.
 - Wilkinson et al (WO 98/49640) disclose managing client profiles that are used in marketing contacts.
 - Root et al (WO 98/49641) disclose creating and implementing marketing campaigns.
8. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Andre Boyce whose telephone number is (571) 272-6726. The examiner can normally be reached on 9:30-6pm M-F.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Tariq Hafiz can be reached on (571) 272-6729. The fax phone number for the organization where this application or proceeding is assigned is 703-872-9306.

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Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).



adb

June 28, 2005



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